

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JACOB DANIEL BOSTON
NICHOLE MARIE BOSTON
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:19-10663

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

September 26, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 06/28/2019 and confirmed on 8/22/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		76,666.72
Less Refunds to Debtor	3.08	
TOTAL AMOUNT OF PLAN FUND		76,663.64

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,000.00	
Trustee Fee	3,595.48	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		6,595.48

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	QUICKEN LOANS LLC FKA QUICKEN LOAN	0.00	35,836.66	0.00	35,836.66
	Acct: 7238				
	QUICKEN LOANS LLC FKA QUICKEN LOAN	1,458.78	1,458.78	0.00	1,458.78
	Acct: 7238				
	BRANCH BANKING&TRUST CO/BB&T(*)	13,891.76	13,891.76	2,384.41	16,276.17
	Acct: 0911				
	WELLS FARGO BANK NA D/B/A WELLS FA	6,104.94	6,104.94	0.00	6,104.94
	Acct: 1680				
					59,676.55

Priority					
	DANIEL P FOSTER ESQ**	0.00	0.00	0.00	0.00
	Acct:				
	JACOB DANIEL BOSTON	0.00	0.00	0.00	0.00
	Acct:				
	JACOB DANIEL BOSTON	3.08	3.08	0.00	0.00
	Acct:				
	FOSTER LAW OFFICES**	0.00	0.00	0.00	0.00
	Acct:				
	DANIEL P FOSTER ESQ**	3,000.00	3,000.00	0.00	0.00
	Acct:				
	CREDIT ACCEPTANCE CORP*	0.00	10,090.19	0.00	10,090.19
	Acct: 5463				
	RONDA J WINNECOUR TRUSTEE/CLERK	243.53	243.53	0.00	243.53
	Acct: XXXXXXXXXXXXXXXXXXXXXXXXTION				
					10,333.72

Unsecured					
	ALLEGHENY HEALTH NETWORK	0.00	0.00	0.00	0.00
	Acct: 0803				
	ARIS++	0.00	0.00	0.00	0.00
	Acct: 3088				
	LVNV FUNDING LLC	6,162.90	8.32	0.00	8.32
	Acct: 8629				
	DISCOVER BANK(*)	7,352.37	9.92	0.00	9.92

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 4314				
	DISCOVER BANK(*)	3,460.84	4.67	0.00	4.67
	Acct: 5629				
	US DEPARTMENT OF EDUCATION++	180,507.33	0.00	0.00	0.00
	Acct: 0495				
	FED LOAN SERVICING++	0.00	0.00	0.00	0.00
	Acct: 0013				
	FED LOAN SERVICING++	0.00	0.00	0.00	0.00
	Acct: 0015				
	FED LOAN SERVICING++	0.00	0.00	0.00	0.00
	Acct: 0014				
	LVNV FUNDING LLC	1,347.83	1.82	0.00	1.82
	Acct: 9459				
	M & T BANK	2,802.52	3.78	0.00	3.78
	Acct: 4576				
	NFG #2 FEDERAL CREDIT UNION	7,555.33	10.19	0.00	10.19
	Acct: 0143				
	N F G #2 FEDERAL CREDIT UNION	0.00	0.00	0.00	0.00
	Acct: 8001				
	MB/ROI++	0.00	0.00	0.00	0.00
	Acct: 4869				
	PORTFOLIO RECOVERY ASSOCIATES, LL	709.91	0.96	0.00	0.96
	Acct: 4820				
	PORTFOLIO RECOVERY ASSOCIATES, LL	2,898.64	3.91	0.00	3.91
	Acct: 7538				
	PORTFOLIO RECOVERY ASSOCIATES, LL	5,416.09	7.31	0.00	7.31
	Acct: 5610				
	WARREN GENERAL HOSPITAL	0.00	0.00	0.00	0.00
	Acct:				
	WARREN GENERAL ANESTHESIA	0.00	0.00	0.00	0.00
	Acct: 8241				
	WELLS FARGO BANK NA D/B/A WELLS FA	5,194.22	7.01	0.00	7.01
	Acct: 1680				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 4820				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	WELLS FARGO BANK NA D/B/A WELLS FA	0.00	0.00	0.00	0.00
	Acct:				
	ADDED CREDITOR FOR CALCULATION	0.00	0.00	0.00	0.00
	Acct:				
	CLEVELAND CLINIC FOUNDATION	0.00	0.00	0.00	0.00
	Acct:				
					57.89

TOTAL PAID TO CREDITORS

70,068.16

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TOTAL CLAIMED	
PRIORITY	243.53
SECURED	21,455.48
UNSECURED	223,407.98

Date: 09/26/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

JACOB DANIEL BOSTON
NICHOLE MARIE BOSTON
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:19-10663

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Jacob Daniel Boston
Nichole Marie Boston
Debtors

Case No. 19-10663-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Sep 28, 2023

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Jacob Daniel Boston, Nichole Marie Boston, 14 Beckett Park, Warren, PA 16365-4606
15092532	+ Allied Interstate, PO Box 361445, Columbus, OH 43236-1445
15092533	+ Aris, PO Box 72078, Cleveland, OH 44192-0002
15079579	+ Community Bank Na, 45-49 Court Street, Canton, NY 13617-1179
15079581	+ Federal Loan Servicing, Po Box 60610, Harrisburg, PA 17106-0610
15079585	Mfgs & Traders Trust, Po Box 7678, Buffalo, NY 14240
15120474	+ NFG #2 Federal Credit Union, 1303 Pennsylvania Avenue, West, Warren, PA 16365-1921
15079586	+ Nfg#2 Federal Credit Union, Po Box 728, Warren, PA 16365-0728
15128400	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
15092536	+ Warren General Hospital, 2 Crescent Park West, PO Box 68, Warren, PA 16365-0068
15092537	+ Warren General Hospital Anesthesia, 2 Crescent Park West, Warren, PA 16365-2199

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Sep 29 2023 03:04:44	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15092531	^ MEBN	Sep 29 2023 01:00:41	Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15083702	Email/Text: bankruptcy@bbandt.com	Sep 29 2023 01:12:00	BB&T Bankruptcy, P.O. Box 1847, Wilson, NC 27894
15079575	Email/Text: bankruptcy@bbandt.com	Sep 29 2023 01:12:00	BB & T, Credit Card Disputes, PO Box 1847, Wilson, NC 27894
15079574	+ Email/Text: creditcardbkcorrespondence@bofa.com	Sep 29 2023 01:10:00	Bank Of America, N.A., 4909 Savarese Circle, Tampa, FL 33634-2413
15092534	Email/Text: bankruptcies@ccf.org	Sep 29 2023 01:11:00	Cleveland Clinic, 9500 Euclid Avenue, Cleveland, OH 44195
15079576	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 29 2023 01:28:29	Capital One / Maurices, Po Box 30258, Salt Lake City, UT 84130-0258
15079577	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 29 2023 01:26:04	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15079578	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 29 2023 01:12:00	Comenity Bank / Kays, 3100 Easton Square Plaza, Columbus, OH 43219-6289
15377154	+ Email/Text: ebnotifications@creditacceptance.com	Sep 29 2023 01:11:00	Credit Acceptance, 25505 W Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331
15079580	Email/Text: mrdiscen@discover.com	Sep 29 2023 01:11:00	Discover Financial Services LLC, Po Box 15316, Wilmington, DE 19850

District/off: 0315-1

User: auto

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Date Rcvd: Sep 28, 2023

Form ID: pdf900

Total Noticed: 39

15084681	Email/Text: mrdiscen@discover.com	Sep 29 2023 01:11:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15079582	Email/PDF: ais.chase.ebn@aisinfo.com	Sep 29 2023 01:28:52	JPMorgan Chase Bank Card, Po Box 15298, Wilmington, DE 19850
15079583	+ Email/Text: BKRMailOPS@weltman.com	Sep 29 2023 01:12:00	Kay Jewelers, 375 Ghent Road, Fairlawn, OH 44333-4600
15116847	Email/PDF: resurgentbknotifications@resurgent.com	Sep 29 2023 01:26:15	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15079584	+ Email/Text: Documentfiling@lciinc.com	Sep 29 2023 01:11:00	Lending Club Corporation, 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
15108194	+ Email/Text: camanagement@mtb.com	Sep 29 2023 01:12:00	M&T Bank, PO Box 1508, Buffalo, N.Y. 14240-1508
15117719	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 29 2023 02:11:49	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15079587	+ Email/Text: bankruptcyteam@quickenloans.com	Sep 29 2023 01:14:00	Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
15095647	+ Email/Text: bankruptcyteam@quickenloans.com	Sep 29 2023 01:14:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
15092535	^ MEBN	Sep 29 2023 00:58:56	Receivables Outsourcing LLC, PO Box 62850, Baltimore, MD 21264-2850
15079588	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 29 2023 01:28:29	Syncb / Lowes, Po Box 965005, Orlando, FL 32896-5005
15079589	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 29 2023 01:08:38	Syncb / Network, Po Box 965036, Orlando, FL 32896-5036
15079590	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 29 2023 01:10:10	Syncb / Old Navy DC, Po Box 965005, Orlando, FL 32896-5005
15079591	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 29 2023 01:27:01	Syncb / Walmart, Po Box 965024, Orlando, FL 32896-5024
15080406	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 29 2023 01:10:18	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15112660	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Sep 29 2023 01:48:28	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh, NC 27605-1000
15079592	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Sep 29 2023 01:29:06	Wells Fargo Dealer Services, Po Box 10709, Raleigh, NC 27605-0709

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans Inc.
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0315-1

User: auto

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Date Rcvd: Sep 28, 2023

Form ID: pdf900

Total Noticed: 39

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 30, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 26, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Quicken Loans Inc. bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Joint Debtor Nichole Marie Boston dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Debtor Jacob Daniel Boston dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Maria Miksich	on behalf of Creditor Quicken Loans Inc. mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 7